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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/823,540	04/14/2004	Nathan T. Czyzewski	5793.3145-00000

Finnegan, Henderson, Farabow,
 Garrett & Dunner, L.L.P.
 1300 I Street, N.W.
 Washington, DC 20005-3315



CONFIRMATION NO. 4427

FORMALITIES LETTER



OC000000013073263

Date Mailed: 06/25/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$130** for a Large Entity

- **\$130** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
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08/26/2004 SSESHE1 00000102 10823540 130.00 DP
 01 FC:1051

*A copy of this notice **MUST** be returned with the reply.*

Mullermeier user

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



PATENT
Customer No. 22,852
Attorney Docket No. 5793.3145-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Nathan Tad Czyzewski et al.) Group Art Unit: 3624
)
Application No.: 10/823,540) Examiner: Unknown
)
Filed: April 14, 2004) Confirmation No.: 4427
)
For: SYSTEMS, METHODS AND)
COMPUTER READABLE MEDIA FOR)
PROVIDING AND MANAGING)
BALANCE TRANSFER ACCOUNTS)

Mail Stop Missing Parts
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Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

In response to the communication of June 25, 2004, Applicants submit two (2) Declaration/Power of Attorney forms for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

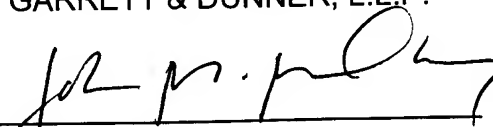
Please associate the enclosed declarations with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: August 25, 2004

By: _____


John M. Mulcahy
Reg. No. 55,940